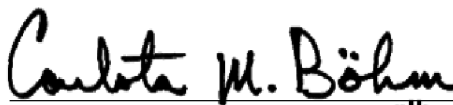


IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	Case No. 18-24599 CMB
Joseph M. Panigall	)	
Sheila A. Panigall,	)	Chapter 13
<i>Debtors</i>	)	
	)	
Joseph M. Panigall	)	Related to: Document No. 297
Sheila A. Panigall,	)	
<i>Movants</i>	)	<b>ENTERED BY DEFAULT</b>
	)	
Vs.	)	
	)	
Ronda Winnecour, Trustee,	)	
<i>Respondents</i>	)	

**ORDER OF COURT**

AND NOW, to wit, this 22nd day of April, 2025, it is  
hereby ORDERED, ADJUDGED, and DECREED that the Order of Court dated March 13, 2025  
dismissing the Debtor's Chapter 13 Case is vacated, the Automatic Stay is reinstated, and the  
Chapter 13 Trustee's Bond is reinstated.

  
Carlota M. Böhm <sup>glb</sup>  
United States Bankruptcy Judge

SIGNED  
4/22/25 10:26 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 22, 2025

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 23 2025 01:47:28	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 23 2025 01:35:18	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 01:33:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 01:33:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@pheaa.org	Apr 23 2025 01:33:00	Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Apr 23 2025 01:33:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Apr 23 2025 01:33:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Apr 23 2025 01:33:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:26	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:46:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:12	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Apr 22, 2025

Form ID: pdf900

Total Noticed: 70

		Apr 23 2025 01:35:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:12	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:18	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14978284	Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 01:47:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15291681	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 23 2025 01:33:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 01:33:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2025 01:47:01	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2025 01:47:01	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: SAABankruptcy@fcbanking.com	Apr 23 2025 01:33:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956158	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 23 2025 01:33:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: SAABankruptcy@fcbanking.com	Apr 23 2025 01:33:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 23 2025 01:35:12	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 23 2025 01:35:28	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	Email/Text: crdept@na.firstsource.com	Apr 23 2025 01:33:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956159	Email/Text: bnc-bluestem@quantum3group.com	Apr 23 2025 01:33:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14968549	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:18	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 01:35:29	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 01:47:01	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 01:35:18	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Apr 22, 2025

Form ID: pdf900

Total Noticed: 70

Case Number	Action	From	Date	Time	To
14956171	+	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025	01:35:12	PO Box 10587, Greenville, SC 29603-0587
14956173	+	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025	01:35:12	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14972583		Email/PDF: cbp@omf.com	Apr 23 2025	01:35:27	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+	Email/PDF: cbp@omf.com	Apr 23 2025	01:35:12	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+	Email/PDF: cbp@omf.com	Apr 23 2025	01:35:12	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14971905	+	Email/Text: bncnotifications@pheaa.org	Apr 23 2025	01:33:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956179		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025	01:35:12	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025	01:35:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025	01:35:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177		Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025	01:35:18	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956178	^	MEBN	Apr 23 2025	01:29:39	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14976738	+	Email/Text: ebnpeoples@grblaw.com	Apr 23 2025	01:33:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956180	+	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2025	01:47:28	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025	01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616		Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025	01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615		Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025	01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+	Email/Text: bncmail@w-legal.com	Apr 23 2025	01:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956182	+	Email/Text: DeftBkr@santander.us	Apr 23 2025	01:33:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14956181	+	Email/Text: DeftBkr@santander.us	Apr 23 2025	01:33:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242
14989949	+	Email/Text: DeftBkr@santander.us	Apr 23 2025	01:33:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14956184	+	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025	01:33:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025	01:33:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025	01:35:27	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Apr 22, 2025

Form ID: pdf900

Total Noticed: 70

14956185	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 23 2025 01:35:18	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 01:35:29	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Apr 23 2025 01:33:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 23 2025 01:33:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 01:33:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Apr 22, 2025

Form ID: pdf900

Total Noticed: 70

Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com

Kellie Rahl-Heffner

on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8